



How does that translate to the local department of social services?
 What are the day-to-day impacts to the caseworkers & the citizens?

Before ACA	After ACA
2 basic programs: <ul style="list-style-type: none"> ➤ Adult MA ➤ Family & Children's MA 	Additional program: <ul style="list-style-type: none"> ➤ Adult MA ➤ Family & Children's MA (now termed 'traditional rules') ➤ MAGI
Traditional budgeting methods for both	Additional budgeting methodology: Traditional + MAGI (Modified Adjustable Gross Income – uses tax filing status)
Similar income types used	Income types & definitions has changed
Similar deductions taken	Deductions have changed
Similar base periods used to determine eligibility	Base periods have changed
Similar lengths of certification	Similar lengths of certification
Applications taken: <ul style="list-style-type: none"> ➤ In person ➤ By mail ➤ Online with ePASS 	Applications taken: <ul style="list-style-type: none"> ➤ In person ➤ By mail ➤ Online with ePASS ➤ By fax ➤ Through Federally Facilitated Marketplace (FFM or healthcare.gov)
Application documents similar	Application documents have changed:
Note: Due to program requirements, Adult programs required additional paperwork & verifications	Additional documents for MAGI, no change to Adult programs
Verification responsibility shared between caseworker & applicant	Verification responsibility has shifted more to caseworker instead of applicant

Major Impacts:

Caseworkers:

- New computer software (NCFAST)
- New paperwork
- Additional methodology & paperwork
- Educational responsibility to the community

Citizens:

- NC did not expand Medicaid, so there are no additional coverage groups
- Misconception about ACA: if no income, no coverage

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Medical Assistance & the Affordable Care Act

What is Medicaid?

Medicaid is a health insurance program for low-income individuals & families. Medicaid serves low-income parents, children, seniors, & people with disabilities.

Medicaid may help pay for certain medical expenses such as:

- ✓ Doctor Bills / Hospital Bills / Vision Care / Dental Care
- ✓ Prescriptions (Excluding prescriptions for Medicare beneficiaries)
- ✓ Medicare Premiums
- ✓ Nursing Home Care / In-home Care (CAP)
- ✓ Personal Care Services (PCS), Medical Equipment, & Other Home Health Services
- ✓ Mental Health Care

There are different types of coverage for people with different needs. Income & resource limits for each of these groups vary:

Adult Medicaid	Family & Children's Medicaid
Aged, Blind & Disabled	Families/Caretakers of Children
Long-Term Care	Infants & Children
Medicare Recipients	Pregnant Women

What is the Affordable Care Act?

The Affordable Care Act actually refers to two separate pieces of legislation — the Patient Protection & Affordable Care Act & the Health Care & Education Reconciliation Act of 2010 — that, together expand Medicaid coverage. On March 23, 2010, President Obama signed the Affordable Care Act. Key features of the ACA include:

Coverage

- ✓ Ends Pre-Existing Condition Exclusions for Children
- ✓ Keeps Young Adults Covered up to age 26
- ✓ Ends Arbitrary Withdrawals of Insurance Coverage
- ✓ Guarantees Your Right to Appeal

Costs

- ✓ Ends Lifetime Limits on Coverage
- ✓ Reviews Premium Increases.
- ✓ Helps You Get the Most from Your Premium Dollars

Care

- ✓ Covers Preventive Care at No Cost to You
- ✓ Protects Your Choice of Doctors
- ✓ Removes Insurance Company Barriers to Emergency Services